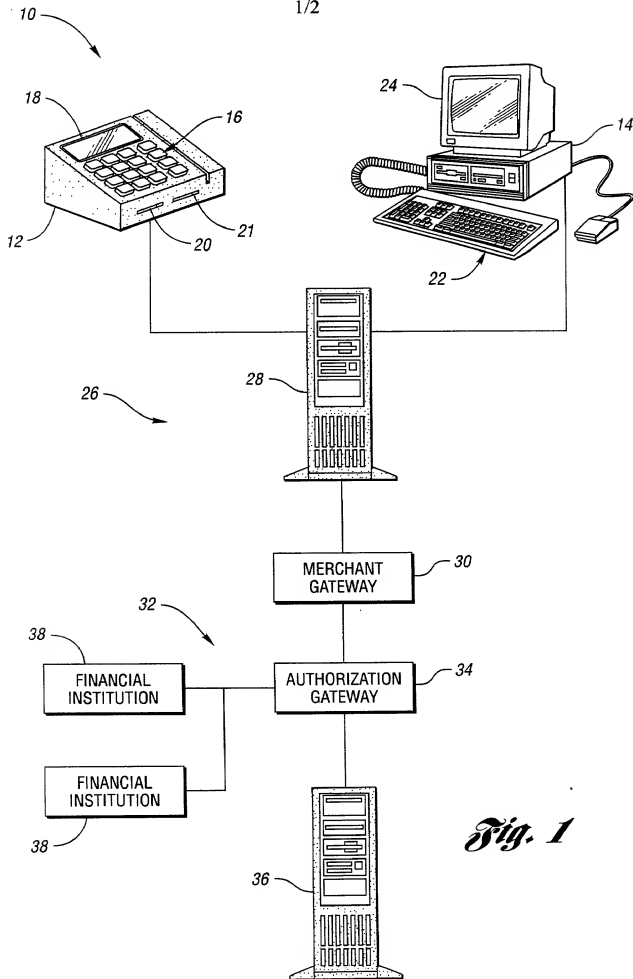


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*Fig. 1*

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graph TD; 100[ENTER TRANSACTION INFORMATION INTO TERMINAL] --> 101[CAPTURE TRANSACTION INFORMATION]; 101 --> 102[TRANSMIT TRANSACTION INFORMATION TO MERCHANT HOST]; 102 --> 104[COMMUNICATE TRANSACTION INFORMATION AND AUTHORIZATION REQUEST TO AUTHORIZATION HOST]; 104 --> 106[DETERMINE ELIGIBILITY OF TRANSACTION FOR PAYMENT VIA A BANK ACCOUNT]; 106 --> 108[GENERATE ELECTRONIC CHECK ACCEPTANCE (ECA) RESPONSE]; 108 --> 110[STORE ECA RESPONSE AS TRANSACTION RECORD FILE]; 110 --> 112[COMMUNICATE ECA RESPONSE TO TERMINAL]; 112 --> 114[ENTER CHECK TRANSACTION DECISION INTO TERMINAL]; 114 --> 115[CAPTURE ECA RESPONSE PACKET INCLUDING ECA RESPONSE AND TRANSACTION DECISION]; 115 --> 116[COMMUNICATE ECA RESPONSE PACKET FROM TERMINAL TO AUTHORIZATION HOST]; 116 --> 118[STORE ECA RESPONSE PACKET IN ECA RESPONSE PACKET FILE]; 118 --> 120[SEND NOTICE TO TERMINAL CONFIRMING ECA RESPONSE PACKET WAS RECEIVED]; 120 --> 122[COMPARE ECA RESPONSE PACKET FILE WITH CORRESPONDING TRANSACTION RECORD FILE]; 122 --> 124[GENERATE SETTLEMENT REQUEST TO SETTLE CHECK TRANSACTION];
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ENTER TRANSACTION INFORMATION INTO TERMINAL 100

CAPTURE TRANSACTION INFORMATION 101

TRANSMIT TRANSACTION INFORMATION TO MERCHANT HOST 102

COMMUNICATE TRANSACTION INFORMATION AND AUTHORIZATION REQUEST TO AUTHORIZATION HOST 104

DETERMINE ELIGIBILITY OF TRANSACTION FOR PAYMENT VIA A BANK ACCOUNT 106

GENERATE ELECTRONIC CHECK ACCEPTANCE (ECA) RESPONSE 108

STORE ECA RESPONSE AS TRANSACTION RECORD FILE 110

COMMUNICATE ECA RESPONSE TO TERMINAL 112

ENTER CHECK TRANSACTION DECISION INTO TERMINAL 114

CAPTURE ECA RESPONSE PACKET INCLUDING ECA RESPONSE AND TRANSACTION DECISION 115

COMMUNICATE ECA RESPONSE PACKET FROM TERMINAL TO AUTHORIZATION HOST 116

STORE ECA RESPONSE PACKET IN ECA RESPONSE PACKET FILE 118

SEND NOTICE TO TERMINAL CONFIRMING ECA RESPONSE PACKET WAS RECEIVED 120

COMPARE ECA RESPONSE PACKET FILE WITH CORRESPONDING TRANSACTION RECORD FILE 122

GENERATE SETTLEMENT REQUEST TO SETTLE CHECK TRANSACTION 124

*Fig. 2*